

32 (new). A computer-implemented method for providing a consumer-to-consumer payment service via a computer network, comprising of steps of:

displaying a plurality of financial instrument types to a payor at a first remote computer;
receiving from the first remote computer a registration by the payor of a payment instrument comprising a selection of one of the plurality of financial instrument types as to define a registered payment instrument;

receiving from a second remote computer a registration by a payee of a disbursement instrument;

receiving a command for a transfer of an amount of money via the computer network;

ordering a transfer of the amount of money through the registered payment instrument;

and

ordering a transfer of a disbursement amount of money through the disbursement instrument to the payee.

33 (new). The method of claim 32, wherein receiving a command for the transfer of the amount of money comprises obtaining an authorization from a third party that passes a risk of nonpayment by the payor to the third party.

34 (new). The method of claim 32, wherein receiving a command for the transfer of the amount of money comprises an authorization for an additional amount of money to cover the cost of the consumer-to-consumer payment service.

35 (new). The method of claim 32, wherein the payment instrument comprises a flash cash deposit.

36 (new). The method of claim 35, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:

prearranging a cash deposit to be made by the payor in person at a deposit location; and

receiving notification from a flash cash processor that the payor has completed the deposit.

37(new). The method of claim 32, wherein the payment instrument comprises a credit card.

38 (new). The method of claim 37, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:

receiving from the payor registration information comprising a name, address, card association, card number, and card expiration date;
sending the registration information to a credit card processor;
receiving a comparison of the address and an address of record for a holder of the credit card; and
determining whether the comparison indicates a sufficiently close match between the address and the address of record for the holder of the credit card.

39 (new). The method of claim 37, wherein obtaining the authorization for the transfer of the amount of money comprises:

requesting that a credit card processor charge the amount of money against the credit card; and
receiving a decision whether the charge is accepted based upon decision factors comprising a spending limit for the credit card, a current balance for the credit card, and the amount of money.

40 (new). The method of claim 32, wherein the payment instrument comprises an electronic fund transaction.

41 (new). The method of claim 40, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:

receiving from the payor registration information comprising a name, a routing number for a bank account to be used in the electronic fund transaction, and an account number for the bank account;
sending the registration information to an electronic fund transaction processor; and
receiving a decision, based on a review of a negative history file, whether future electronic fund transaction requests will be accepted by the electronic fund transaction processor.

42 (new). The method of claim 40, wherein obtaining the authorization for the transfer of the amount of money comprises:

requesting that an electronic fund transaction processor debit a bank account of the payor using an automated clearing house; and

receiving a decision whether the request is accepted based upon decision factors comprising a current balance for the bank account of the payor and the amount of money.

43 (new). The method of claim 32, wherein the payment instrument comprises a paper check.

44 (new). The method of claim 43, wherein receiving from the first remote computer the registration by the payor of the payment instrument comprises:

prearranging a check deposit to be made by the payor through a paper check sent through a postal service; and

receiving notification from a paper check processor that the paper check has cleared.

45 (new). The method of claim 32, further comprising:

receiving a request from the payor for information about prior transactions of the payee; and

providing the payor with the information about the prior transactions.

46 (new). The method of claim 32, wherein the plurality of financial instrument types are selected from the group consisting of flash cash deposit, credit card, electronic fund transaction, virtual private payment account, and paper check.

47 (new). A computer-implemented method for providing a consumer-to-consumer payment service via a computer network, comprising the steps of:

receiving from a first remote computer a registration by a payor of a flash cash payment instrument;

receiving from a second remote computer a registration by a payee of a disbursement instrument;

prearranging a cash deposit to be made by the payor in person at a deposit location;

receiving notification from a flash cash processor that the payor has completed the deposit;

ordering a transfer of the amount of money through the flash cash payment instrument;

and

ordering a transfer of a disbursement amount of money through the disbursement instrument to the payee.

48 (new). The method of claim 47, ordering the transfer of the amount of money comprises an authorization for an additional amount of money to cover the cost of the consumer-to-consumer payment service.

49 (new). A computer-implemented method for providing a consumer-to-consumer payment service, comprising the steps of:

receiving from a first remote computer a registration by a payor of a payment instrument;

receiving from a second remote computer a registration by a payee of a disbursement instrument;

receiving a request from the payor for information about the payee;

providing the payor with the information about the payee;

obtaining an authorization for a transfer of an amount of money through the payment instrument subsequent to providing the payor with the information about the payee;

ordering a transfer of a disbursement amount of money through the disbursement instrument to the payee.

50 (new). The method of claim 49, wherein the authorization for the transfer of the amount of money comprises an authorization for an additional amount of money to cover the cost of the consumer-to-consumer payment service.

51 (new). The method of claim 49, wherein the authorization for the transfer of the amount of money comprises passing a risk of nonpayment by the payor to a third party.

52 (new). The method of claim 49, wherein the payment instrument comprises a flash cash deposit.

53. (new) The method of claim 52, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:
prearranging a cash deposit to be made by the payor in person at a deposit location; and
receiving notification from a flash cash processor that the payor has completed the deposit.

54 (new). The method of claim 49, wherein the payment instrument comprises a credit card.

55 (new). The method of claim 54, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:

- receiving from the payor registration information comprising a name, address, card association, card number, and card expiration date;
- sending the registration information to a credit card processor;
- receiving a comparison of the address and an address of record for a holder of the credit card; and
- determining whether the comparison indicates a sufficiently close match between the address and the address of record for the holder of the credit card.

56 (new). The method of claim 54, wherein the authorization for the transfer of the amount of money comprises:

- requesting that a credit card processor charge the amount of money against the credit card; and
- receiving a decision whether the charge is accepted based upon decision factors comprising a spending limit for the credit card, a current balance for the credit card, and the amount of money.

57 (new). The method of claim 49, wherein the payment instrument comprises an electronic fund transaction.

58 (new). The method of claim 57, wherein receiving from the first remote computer the registration by the payor of the payment instrument further comprises:

- receiving from the payor registration information comprising a name, a routing number for a bank account to be used in the electronic fund transaction, and an account number for the bank account;
- sending the registration information to an electronic fund transaction processor; and
- receiving a decision, based on a review of a negative history file, whether future electronic fund transaction requests will be accepted by the electronic fund transaction processor.

59 (new). The method of claim 57, wherein obtaining the authorization for the transfer of the amount of money comprises:

requesting that an electronic fund transaction processor debit a bank account of the payor using an automated clearing house; and
receiving a decision whether the request is accepted based upon decision factors comprising a current balance for the bank account of the payor and the amount of money.

60 (new). The method of claim 49, wherein receiving from the first remote computer the registration by the payor of the payment instrument comprises:

prearranging a check deposit to be made by the payor through a paper check sent through a postal service; and
receiving notification from a paper check processor that the paper check has cleared.

61 (new). The method of claim 49, wherein providing the payor with the information about the payee comprises providing information about a risk tier of the payee.

62 (new). The method of claim 49, wherein providing the payor with the information about the payee comprises providing information about prior transactions of the payee.